



# Selections & Timing Fund Family

PO Box 3367 Bella Vista AR 72715

Striving to provide you with the most return and the least risk.

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UPDATE: Our longer-term timing model ATM remains bearish.

ACTIVITY TO DO NEW ON in left box on Portfolio page 5.

	ytd 2022	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	-10.6	-6.5	-5.5	-10.6	-3.1	-2.2
Fidelity Sector Portfolio	-0.9	3.1	2.1	-0.9	-3.2	-7.7
Vanguard Portfolio	-10.8	-1.9	-1.9	-10.8	-6.9	-4.5
World Growth Index	-22.8	-17.1	-16.4	-22.8	-17.2	-7.5
World Income Index	-15.5	-15.0	-15.0	-15.5	-8.9	-4.0
World Hybrid (60/40) Index	-21.2	-16.6	-16.1	-21.2	-15.5	-6.8

We track and rank a cross section of three fund families monthly by C, the risk-adjusted relative strength metric.

After at least a one to three-month hold, we either stay with the buys or sell the laggards and buy the new leaders. This is a proactive rotational allocation strategy.

The right side of the portfolio tables show the Portfolios at month end. The left side may show new trades upcoming for the month and past trades from previous months.

The other tables show the Portfolios compared with the three World Indexes.

If you have any questions, please email us. Thank you.

**Info@SelectionsAndTiming.com**

# Fidelity Fund Family by C

FIDELITY FUND FAMILY BY C															
Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
	Fn	Fidelity Short Term Bond	FSHBX	BS	B	-4.2	-4.3	-3.6	-1.2	-1.0	8.27	0.4	61.9	150.7	*****
	Fn	Fidelity Intrm Gov	FSTGX	BI	B	-7.4	-7.3	-6.6	-2.3	-1.3	9.85	0.8	51.3	67.1	*****
	Fn	Fidelity Intermediate Bond	FTHR	BI	B	-8.3	-8.3	-7.7	-3.2	-1.7	10.11	0.8	47.1	58.6	*****
	Fn	Fidelity GNMA	FGMN	BG	B	-9.4	-9.4	-8.9	-4.7	-2.4	10.50	0.9	41.4	47.4	*****
	Fn	Fidelity Mortgage Security	FMSFX	BG	B	-9.9	-10.1	-9.6	-4.6	-2.4	10.23	1.0	39.5	39.4	*****
	Fn	Fidelity Govt Securities	FGOV	BG	B	-9.8	-9.7	-9.7	-4.5	-1.7	9.55	1.1	40.6	38.5	****
	Fn	Fidelity AM Eqty 20%	FASX	H	H	-8.3	-8.4	-9.7	-6.1	-2.6	13.33	1.2	41.0	34.0	****
	Fn	Fidelity Invst Grade Bond	FBND	BF	B	-11.1	-11.3	-11.3	-5.9	-2.5	7.36	1.2	34.0	29.4	****
	Fn	Fidelity Total Bond	FTBF	BL	B	-11.3	-11.6	-11.7	-6.6	-2.9	9.67	1.1	32.1	29.0	****
	Fn	Fidelity Tlcm/Util	FIUX	EGI	E	5.2	7.6	0.1	-5.2	-6.0	27.73	3.6	77.9	21.3	****
4/2/2022	Fn	Fidelity Blue Chip Value	FBCV	EV	E	6.7	1.2	-6.5	-7.8	-6.7	22.81	3.3	65.4	19.9	****
	Fn	Fidelity Equity Dividend	FEQTX	EGI	E	-0.7	1.2	-5.5	-7.7	-7.1	26.27	3.1	56.4	18.1	****
	Fn	Fidelity Eqty Income	FEQI	EV	E	2.3	-3.1	-10.0	-9.1	-6.4	62.95	3.0	46.9	15.7	****
	Fn	Fidelity Value Discvry	FVDF	ELC	E	1.8	-1.5	-9.1	-8.8	-6.6	34.79	3.3	51.6	15.5	****
	Fn	Fidelity Stk Sclt Lrg Cap	FSLV	ELC	E	1.8	-4.3	-10.9	-11.5	-8.4	22.86	3.3	50.4	15.3	****
	Fn	Fidelity Intrntl Value	FIVL	EW	E	-3.1	-9.8	-13.3	-12.1	-9.6	8.07	3.0	41.9	13.8	****
	Fn	Fidelity Cptl & Incm	FAGI	BH	B	-11.1	-12.3	-13.9	-9.8	-6.6	9.02	1.8	22.5	12.6	****
	Fn	Fidelity New Millennium	FMLX	ELC	E	-6.2	-4.4	-8.2	-10.3	-8.3	38.43	3.3	38.7	11.9	****
	Fn	Fidelity High Incm	SPHX	BH	B	-13.0	-13.8	-14.3	-10.7	-7.2	7.31	1.5	17.0	11.2	****
	Fn	Fidelity Grow th & Income	FGRX	EGI	E	-6.3	-4.1	-11.0	-11.4	-8.4	46.05	3.2	34.9	11.0	***
	Fn	Fidelity AM Eqty 50%	FASMX	H	H	-12.4	-12.4	-15.1	-10.3	-4.7	18.86	2.1	21.1	9.9	***
	Fn	Fidelity Low Priced Stock	FLPS	ESC	E	-8.8	-7.2	-12.5	-10.4	-9.3	47.09	3.0	28.0	9.4	***
	Fn	Fidelity Mid Cap Stock	FMCS	EMC	E	-5.9	-5.3	-12.2	-12.3	-8.7	35.38	3.5	31.6	9.1	***
	Fn	Fidelity Dividend Grow th	FDGF	ELC	E	-7.5	-6.2	-15.2	-11.2	-6.7	31.04	3.6	29.4	8.2	***
	Fn	Fidelity Value Strategies	FSLX	EV	E	-5.2	-3.3	-11.7	-12.3	-10.5	45.74	4.1	33.1	8.1	***
	Fn	Fidelity LrgCap Stock	FLCS	ELC	E	-9.0	-7.1	-13.1	-13.1	-8.8	35.81	3.2	25.1	7.8	***
	Fn	Fidelity Stk Sclt MidCap	FSSM	EMC	E	-5.6	-12.3	-17.5	-14.8	-9.7	37.33	3.5	26.6	7.6	***
	Fn	Fidelity MidCap Enhncd	FMEI	EMC	E	-14.1	-12.9	-18.7	-14.5	-9.3	15.13	3.3	22.7	6.8	***
	Fn	Fidelity Puritan	FPUR	H	H	-11.5	-10.9	-16.8	-12.2	-5.9	22.56	2.8	18.8	6.6	***
	Fn	Fidelity Mega Cap	FGRT	ELC	E	-9.8	-8.3	-14.1	-14.5	-8.8	16.64	3.2	20.6	6.4	***
	Fn	Fidelity AM Eqty 60%	FSAN	H	H	-13.6	-13.4	-16.6	-11.6	-5.4	13.50	2.5	15.7	6.4	***
	Fn	Fidelity Value	FDVL	EV	E	-8.1	-6.3	-13.5	-14.1	-11.7	12.70	4.0	22.4	5.6	***
	Fn	Fidelity Balanced	FBAL	H	H	-12.2	-12.0	-17.5	-13.3	-5.8	24.99	2.9	15.3	5.3	***
	Fn	Fidelity Real Estate	FRES	ERE	E	-4.8	-5.6	-18.6	-13.5	-7.3	43.99	5.2	26.4	5.0	***
	Fn	Fidelity AM Eqty 70%	FASGX	H	H	-14.1	-13.9	-17.5	-12.6	-5.9	23.82	2.8	12.1	4.4	***
	Fn	Fidelity Intrntl Sml	FISM	EW	E	-11.1	-16.9	-17.9	-11.8	-8.2	26.52	2.8	9.5	3.4	***
	Fn	Fidelity Small Cap Value	FPCV	ESC	E	-10.2	-11.5	-16.2	-14.8	-10.2	18.11	3.9	13.2	3.4	***
	Fn	Fidelity Capital Appreciation	FDCAX	ELC	E	-13.6	-13.1	-20.8	-16.0	-5.7	34.94	4.1	6.9	1.7	***
	Fn	Fidelity Latin America	FLAT	EW	E	-20.1	-8.5	-3.2	-20.3	-13.6	18.52	6.4	10.4	1.6	***
	Fn	Fidelity AM Eqty 85%	FAMRX	H	H	-15.6	-15.3	-19.6	-14.3	-6.8	21.45	3.3	4.6	1.4	***
	Fn	Fidelity New Markets Income	FNMIX	BW	B	-19.2	-19.0	-18.1	-11.5	-6.8	11.46	2.0	1.5	0.7	***
	Fn	Fidelity Stock Scltr AllCap	FDSS	ELC	E	-15.3	-15.2	-21.1	-16.3	-7.2	54.77	3.8	1.1	0.3	***
	Fn	Fidelity Convertible Securities	FCVS	H	H	-17.5	-17.1	-19.0	-16.1	-5.9	29.48	2.9	0.5	0.2	***
	Fn	Fidelity Focused Stock	FTQGX	ELC	E	-16.2	-16.7	-23.9	-15.5	-6.7	26.42	4.4	-2.8	-1.3	***
	Fn	Fidelity Magellan	FMAG	ELC	E	-15.7	-17.5	-26.1	-16.5	-5.9	10.93	4.9	-5.6	-2.8	***
	Fn	Fidelity Fund	FFID	ELC	E	-14.7	-16.8	-25.9	-17.7	-7.1	58.68	4.9	-6.0	-2.9	***
	Fn	Fidelity Stock Scltr SmCap	FDSC	ESC	E	-17.8	-19.0	-23.7	-16.3	-8.2	26.19	3.5	-8.8	-3.1	***
	Fn	Fidelity Grth Discvr	FDSV	ELC	E	-7.5	-16.0	-22.7	-17.1	-5.5	43.13	4.1	-8.4	-3.4	***
	Fn	Fidelity Small Cap Stock	FSLC	ESC	E	-21.2	-20.3	-23.5	-14.1	-7.2	14.20	3.4	-10.2	-3.5	***
	Fn	Fidelity Worldw ide	FWWF	EW	E	-19.5	-19.9	-24.4	-15.1	-7.2	27.18	4.0	-10.0	-4.0	***
	Fn	Fidelity Pacific Basin	FPBF	EW	E	-25.4	-24.0	-23.7	-11.3	-5.7	29.76	3.2	-14.0	-4.5	***
	Fn	Fidelity Levrg Co Stk	FLVC	EMC	E	-18.9	-18.8	-24.1	-17.9	-10.8	36.15	4.0	-14.3	-5.7	***
	Fn	Fidelity Emrg Mrkt	FEMK	EW	E	-28.4	-23.9	-24.1	-12.0	-5.0	33.13	3.5	-17.3	-6.1	**
	Fn	Fidelity Japan	FJPN	EW	E	-22.5	-27.0	-25.0	-13.9	-8.6	13.90	3.0	-20.8	-6.3	**
	Fn	Fidelity Disciplined Equity	FDEQ	ELC	E	-18.2	-19.6	-27.0	-17.8	-7.5	47.65	4.7	-14.1	-6.6	**
	Fn	Fidelity Nordic	FNOR	EW	E	-18.1	-23.9	-27.1	-14.5	-9.3	46.98	4.3	-15.7	-6.8	**
	Fn	Fidelity Europe	FIEX	EW	E	-26.8	-23.5	-24.5	-13.7	-7.7	29.21	3.9	-20.0	-7.8	**
	Fn	Fidelity Diversified Intrntl	FDIV	EW	E	-22.7	-23.9	-26.9	-16.8	-9.3	35.45	3.7	-23.5	-8.7	**
	Fn	Fidelity Intrntl	FIGR	EW	E	-23.7	-24.5	-26.0	-15.5	-9.3	39.19	3.8	-22.8	-8.7	**
	Fn	Fidelity Contra	FCNT	ELC	E	-21.0	-21.3	-27.3	-19.4	-7.7	13.46	4.6	-20.6	-9.5	**
	Fn	Fidelity Emrg Asia	FSEA	EW	E	-39.2	-31.5	-24.9	-5.1	3.6	38.45	4.9	-21.1	-10.2	**
	Fn	Fidelity NASDAQ Cmp	FNCMX	ELC	E	-11.4	-22.1	-28.2	-21.2	-7.4	141.25	4.2	-24.5	-10.3	**
	Fn	Fidelity Overseas	FOSFX	EW	E	-22.1	-23.6	-28.2	-17.6	-10.2	48.59	4.4	-25.6	-11.2	**
	Fn	Fidelity Intrntl Capital	FIVFX	EW	E	-24.9	-24.6	-29.0	-18.5	-9.1	20.15	4.3	-29.9	-13.0	**
	Fn	Fidelity OTC	FOCPX	ELC	E	-24.1	-25.2	-30.1	-21.1	-6.2	13.71	4.8	-30.5	-14.7	**
	Fn	Fidelity Grth Strt	FDEGX	ELC	E	-24.7	-26.3	-31.1	-18.7	-7.8	43.74	5.1	-32.5	-16.6	**
	Fn	Fidelity China Rgn	FHKCX	EW	E	-32.4	-18.4	-16.5	-1.3	2.9	36.25	3.9	-43.5	-16.9	*
	Fn	Fidelity Small Cap Grth	FPCGX	ESC	E	-20.2	-28.7	-28.7	-19.3	-6.4	22.61	4.3	-43.0	-18.5	*
	Fn	Fidelity Trend	FTRNX	ELC	E	-24.2	-26.3	-32.8	-23.5	-8.3	114.75	5.2	-39.0	-20.2	*
	Fn C	Fidelity Grow th Company	FDGR	ELC	E	-28.0	-27.7	-32.1	-23.7	-7.1	24.77	5.5	-42.4	-23.2	*
	Fn	Fidelity Blue Chip Grow th	FBGR	ELC	E	-30.6	-30.8	-35.3	-25.9	-9.3	118.84	5.2	-55.7	-29.1	*

# Vanguard Fund Family by C

## VANGUARD FUND FAMILY by C

Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
	F S T	Vanguard ST Trsry	VFISX	BS	B	-4.0	-4.0	-3.4	-1.0	-0.9	10.21	0.4	62.8	149.3	*****
	F S T	Vanguard ST Federal	VSGBX	BS	B	-4.6	-4.6	-4.1	-1.2	-1.1	10.32	0.5	60.5	124.8	*****
	F S T	Vanguard ST InvstGrd	VFSTX	BS	B	-6.5	-6.6	-6.0	-2.2	-1.7	10.06	0.7	53.1	79.8	*****
	F S T	Vanguard GNMA	VFIX	BU	B	-9.0	-9.1	-8.7	-4.6	-2.3	9.57	0.9	42.4	48.1	****
	F S T	Vanguard IT Trsry	VFITX	BI	B	-8.6	-8.4	-7.9	-3.1	-1.4	10.36	1.0	46.8	47.6	****
	F S T	Vanguard FI TIP	VIPSX	BS	B	-5.0	-6.6	-8.6	-6.0	-3.0	13.10	1.3	47.1	37.2	****
	F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	-10.9	-11.0	-11.0	-5.3	-2.1	9.87	1.2	35.9	30.4	****
	F S T	Vanguard Wellesley Incm	VWINX	H	H	-7.2	-7.4	-10.1	-10.1	-4.4	25.67	1.8	40.3	22.0	****
buy	F S T	Vanguard High Yld Corp	VWEHX	BH	B	-11.3	-12.1	-12.5	-8.7	-6.4	5.11	1.4	25.1	17.5	****
	F S T	Vanguard Equity Income	VEIPX	EGI	E	0.8	1.1	-7.0	-8.0	-7.9	40.40	3.2	55.2	17.4	****
	F S T	Vanguard IT InvstGrd	VFICX	BI	B	-13.6	-13.6	-13.2	-6.8	-3.3	8.54	1.5	25.6	17.3	****
	F S T	Vanguard Prcs Mtls	VGPMX	EG	E	4.5	5.1	-1.9	-12.8	-9.8	10.83	3.9	61.3	15.7	****
na	F S T C	Vanguard Div Grth	VDIGX	ELC	E	-0.1	-0.8	-11.1	-9.2	-5.4	33.80	3.3	49.5	14.9	***
	F S T	Vanguard Windsor	VWNDX	ELC	E	-1.9	-0.9	-8.3	-10.0	-8.1	22.02	3.2	46.9	14.6	***
	F S T	Vanguard Value Index	VVIAX	EV	E	-1.4	-0.5	-9.0	-9.9	-7.5	51.63	3.3	47.9	14.4	***
na	F S T C	Vanguard Wellington	VWELX	H	H	-9.0	-9.9	-15.9	-10.1	-5.3	40.45	2.9	26.1	9.1	***
	F S T	Vanguard Balanced	VBIAX	H	H	-12.2	-12.2	-16.7	-11.8	-5.3	40.30	2.6	17.9	6.9	***
	F S T	Vanguard Slctd Value	VASVX	EV	E	-7.9	-6.5	-13.6	-13.3	-10.9	26.48	3.7	23.9	6.5	***
	F S T	Vanguard Windsor II	VWNFX	ELC	E	-9.4	-9.2	-16.4	-13.1	-8.4	38.30	3.4	19.7	5.8	***
	F S T	Vanguard Emrg Mrkt	VEEEX	EW	E	-20.6	-14.6	-14.2	-8.5	-3.7	26.55	2.7	14.5	5.4	***
	F S T	Vanguard Grwth & Incm	VQNPX	EGI	E	-9.1	-9.1	-18.4	-15.0	-8.0	51.79	3.8	16.6	4.3	***
na	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	-13.8	-10.7	-16.7	-12.7	-7.5	136.21	3.5	14.7	4.2	***
	F S T	Vanguard Intl Value	VTRIX	EW	E	-16.7	-13.6	-15.2	-10.7	-8.0	35.25	3.2	11.9	3.7	***
	F S T	Vanguard 500 Index	VFIAX	ELC	E	-9.9	-10.4	-19.3	-15.4	-7.5	352.40	3.9	13.7	3.5	***
	F S T	Vanguard RET	VGSLX	ERE	E	-7.8	-8.5	-20.3	-15.3	-7.3	129.35	5.1	17.0	3.3	***
	F S T	Vanguard Star	VGSTX	H	H	-17.1	-16.1	-18.2	-12.1	-5.7	25.97	2.5	6.9	2.7	***
	F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	-12.3	-11.6	-17.8	-15.0	-9.5	31.85	3.6	9.8	2.7	***
na	F S T C	Vanguard Cap Opprtn	VHCOX	ELC	E	-16.8	-14.7	-18.8	-13.1	-6.4	68.11	3.5	6.3	1.8	***
	F S T	Vanguard LT Trsry	VUSTX	BL	B	-19.4	-19.7	-21.8	-13.0	-2.5	9.90	2.9	-0.2	-0.1	***
	F S T	Vanguard European Index	VEURX	EW	E	-17.7	-16.3	-20.5	-12.9	-9.3	28.60	4.1	-0.5	-0.2	***
	F S T	Vanguard MidCap Index	VIMAX	EMC	E	-15.3	-15.3	-21.6	-16.3	-8.7	245.89	3.8	-1.0	-0.4	***
	F S T	Vanguard Pacific Index	VPADX	EW	E	-20.3	-19.4	-18.0	-13.5	-8.2	78.64	2.4	-3.2	-0.8	**
	F S T	Vanguard LT InvstGrd	VWESX	BI	B	-21.1	-21.0	-22.0	-12.7	-4.3	8.39	2.7	-5.0	-1.3	**
	F S T	Vanguard SmlCap Index	NAESX	ESC	E	-20.1	-17.9	-20.9	-16.1	-8.5	85.22	3.5	-7.3	-2.5	**
	F S T	Vanguard Global Eqty	VHGEX	EW	E	-21.7	-20.0	-22.3	-14.5	-6.9	29.88	3.5	-9.3	-3.2	**
	F S T	Vanguard Intl Equity	VFSAX	EW	E	-21.6	-20.5	-22.2	-16.0	-9.9	25.65	3.4	-14.0	-4.7	**
	F S T	Vanguard Explorer	VEXPX	ESC	E	-23.4	-22.7	-25.5	-17.7	-6.8	95.39	3.8	-19.9	-7.5	**
	F S T	Vanguard Index Grth	VIGAX	ELC	E	-20.8	-21.9	-29.5	-21.4	-7.2	116.21	5.2	-24.6	-12.8	**
	F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	-29.2	-26.7	-27.2	-19.7	-8.1	100.80	3.9	-34.8	-13.6	**
	F S T	Vanguard Intl Explorer	VINEX	EW	E	-29.9	-29.9	-30.0	-17.6	-9.7	14.90	4.0	-41.0	-16.3	**
	F S T	Vanguard SmlCap Grwth	VSGAX	ESC	E	-30.8	-28.6	-29.0	-19.4	-6.8	70.22	4.4	-38.4	-16.9	*
	F S T	Vanguard Intl Grow th	VWIGX	EW	E	-35.5	-32.7	-30.8	-17.1	-6.3	30.32	4.3	-46.3	-19.8	*
	F S T	Vanguard US Grow th	VWUSX	ELC	E	-36.5	-35.6	-37.1	-25.9	-7.5	40.91	5.9	-66.5	-39.1	*

# Fidelity Select Fund Family by C

Fidelity Select Fund Family by C															
Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
	Fn	Fidelity ST Bond	FSHBX	B	B	-4.2	-4.3	-3.6	-1.2	-1.0	8.27	0.4	66.8	162.6	*****
	Fn	Fidelity ST Bond dplct	FSHBXX	B	B	-4.2	-4.3	-3.6	-1.2	-1.0	8.27	0.4	66.8	162.6	*****
	Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	-4.2	-4.3	-3.6	-1.2	-1.0	8.27	0.4	66.8	162.6	*****
	Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	-4.2	-4.3	-3.6	-1.2	-1.0	8.27	0.4	66.8	162.6	*****
	Fn	Fidelity ST Bond dplct	FSHBXXXXX	B	B	-4.2	-4.3	-3.6	-1.2	-1.0	8.27	0.4	66.8	162.6	*****
buy/hold	Fn	Fidelity Consumer Staples	FDFA	ES	E	0.9	3.5	-5.9	-3.5	-3.2	90.45	2.6	72.8	27.9	*****
buy/hold	Fn	Fidelity Energy	FSEN	ES	E	47.8	46.0	36.9	-2.4	-15.1	48.24	7.8	194.2	24.8	****
	Fn	Fidelity Pharma	FPHAX	ES	E	-0.4	2.1	-1.6	-1.5	2.2	23.10	3.4	81.8	24.2	****
	Fn	Fidelity Utilities	FSUTX	ES	E	12.5	11.8	-2.0	-7.5	-7.0	100.77	4.4	88.8	20.1	****
sell	Fn	Fidelity Natural Rsrcs	FNAFX	ES	E	26.4	28.5	20.5	-8.9	-15.8	33.88	6.9	131.8	19.2	****
	Fn	Fidelity Health Care Srvcs	FSHCX	ES	E	1.5	9.4	-4.5	-6.4	-1.2	125.82	4.7	79.8	16.8	****
	Fn	Fidelity Telecommunications	FSTCX	ES	E	-14.4	-11.3	-6.1	-2.6	-3.9	52.34	2.9	42.7	14.5	****
	Fn	Fidelity Insurance	FSPCX	ES	E	5.7	1.3	-5.6	-11.6	-6.9	65.35	4.5	63.9	14.2	***
	Fn	Fidelity Defense & Aero	FSDAX	ES	E	-13.7	-8.8	-7.8	-14.0	-3.9	13.46	3.4	32.8	9.7	***
	Fn	Fidelity Transportation	FSRF	ES	E	-5.3	-2.9	-13.8	-16.6	-7.3	91.19	5.0	35.3	7.1	***
	Fn	Fidelity Financial Svcs	FIDSX	ES	E	-9.2	-11.7	-14.6	-13.6	-9.4	10.55	4.4	22.5	5.1	***
	Fn	Fidelity Chemicals	FSCHX	ES	E	-7.1	-4.7	-17.6	-12.6	-14.4	14.92	5.0	24.6	4.9	***
	Fn	Fidelity Materials	FSDPX	ES	E	-6.8	-4.4	-17.1	-17.5	-13.7	90.58	5.4	21.6	4.0	***
	Fn	Fidelity Health Care	FSPHX	ES	E	-17.2	-16.1	-19.3	-11.5	0.1	25.58	4.5	17.1	3.8	***
	Fn	Fidelity Banking	FSRBX	ES	E	-9.7	-13.3	-15.9	-14.1	-9.3	24.50	5.0	18.7	3.7	***
	Fn	Fidelity Industrials	FCYIX	ES	E	-14.5	-14.6	-22.1	-17.1	-7.6	25.65	4.1	5.1	1.3	***
	Fn	Fidelity Wireless	FWRLX	ES	E	-18.8	-15.4	-20.9	-14.6	-6.9	10.85	3.5	4.3	1.2	***
	Fn	Fidelity Gold	FSAGX	ES	E	-19.8	-7.5	-14.7	-26.5	-11.1	22.13	8.2	1.5	0.2	***
	Fn	Fidelity Environmental	FSLEX	ES	E	-14.9	-15.7	-25.8	-19.2	-8.1	26.48	4.9	-2.7	-1.4	***
	Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	-14.1	-15.4	-31.1	-14.2	-10.2	74.46	4.9	-4.0	-1.9	***
	Fn	Fidelity Leisure	FDSLX	ES	E	-15.4	-19.0	-23.3	-19.1	-11.2	13.03	3.7	-7.1	-2.6	***
	Fn	Fidelity Broker & Inv.	FSLBX	ES	E	-15.8	-18.3	-25.0	-18.8	-9.2	98.64	5.2	-6.1	-3.1	***
	Fn	Fidelity Biotechnology	FBIOX	ES	E	-31.9	-30.8	-24.7	-9.9	8.7	14.58	5.4	-7.5	-4.1	**
	Fn	Fidelity Computers	FDCPX	ES	E	-19.3	-19.0	-27.7	-19.1	-8.2	72.65	3.7	-12.3	-4.6	**
	Fn	Fidelity Automotive	FAVX	ES	E	-23.1	-20.1	-29.7	-16.1	-3.9	45.48	4.1	-12.0	-4.9	**
	Fn	Fidelity Software & Compnr	FSCSX	ES	E	-22.5	-23.3	-26.0	-17.9	-5.9	21.40	4.7	-14.6	-6.9	**
	Fn	Fidelity Med Equipment	FSMEX	ES	E	-23.0	-27.4	-29.5	-19.2	-4.7	57.73	5.6	-22.9	-12.8	**
	Fn	Fidelity Retailing	FSRPX	ES	E	-31.3	-28.2	-32.8	-21.8	-8.1	15.19	4.4	-41.2	-18.3	**
	Fn	Fidelity Technology	FSPTX	ES	E	-26.9	-26.8	-33.4	-24.3	-9.0	18.81	5.0	-39.4	-19.8	**
	Fn	Fidelity Fincl Tech	FSVLX	ES	E	-32.1	-34.4	-28.8	-19.9	-11.2	12.92	4.4	-45.3	-20.0	*
	Fn	Fidelity Consumer Dscrtory	FSCPX	ES	E	-29.8	-28.0	-33.8	-24.9	-10.2	43.11	4.5	-45.7	-20.4	*
	Fn	Fidelity IT Services	FBSOX	ES	E	-34.5	-32.6	-30.1	-18.4	-7.2	51.59	5.0	-41.8	-20.9	*
	Fn	Fidelity Multimedia	FBMPX	ES	E	-34.5	-33.7	-31.1	-21.1	-7.6	62.55	4.5	-46.9	-21.3	*
	Fn	Fidelity Semiconductors	FSELX	ES	E	-18.2	-18.3	-36.7	-28.0	-17.3	14.53	7.3	-37.5	-27.5	*

# PORTFOLIO PAGE and UPDATES

## FIDELITY, selected & timed (2 month hold at least), style and asset allocated (stock, bond, balanced, cash)

Past & Future						Month End	Fund	Ending	Number	Current	Percent	
Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Positions	Style	NAV	of Shares	Value	of Total	
<b>PAST</b>												
28-Feb	sell	FFDX	69.29	661.402	45,829	Equity				-	0%	
31-Mar	sell	FRESX	50.85	925.583	47,066	Equity				-	0%	
						Equity	EGI	FEQTX	26.27	1,775.9011	46,653	30%
<b>ACTIVITY TO DO NEW ON</b>												
no changes												
buys are about 30% of total portfolio												
							Cash	Money Mkt	1.00	110,693.00	110,693	70%
								Total Valuation=		157,346	100%	

## FIDELITY SELECT PORTFOLIO, selected and timed (at least 31-day hold)

To Do On (or)						Fund	Starting	Ending	Number	Current	Percent		
Past Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Name	NAV	Symbol	NAV	of Shares	Value of Total		
<b>PAST</b>						These funds were held at month's end.							
28-Feb	sell	FSHOX	89.80	247.888	22,260						0%		
28-Feb	buy	cash w ith proceeds					31.67	FNARX	33.88	761.7530	25,808	20%	
28-Feb	sell	FSLBX	121.00	189.609	22,943		33.67	FSENX	48.24	597.795	28,838	22%	
28-Feb	buy	cash w ith proceeds									-	0%	
31-Mar	sell	FDFAX	93.72	245.625	23,020						-	0%	
31-Mar	buy	cash w ith proceeds									-	0%	
<b>TO DO ON</b>													
30-Jun	sell	FNARX										0%	
30-Jun	buy	FDFAX										0%	
buys are each about 12% of total portfolio													
							cash	mm	Money Market	1.00	73,811.00	73,811	57%
								Total Valuation=		128,457	100%		

## VANGUARD, selected & timed (3-month hold at least), style and asset allocated (stock, bond, balanced, cash)

Past & Future						Month End	Fund	At month end	Ending	Number	Current	Percent
Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Positions	Style	Symbol	NAV	of Shares	Value	of Total
<b>ACTIVITY PAST</b>												
29-Apr	sell	VFIAX	381.68	104.9482	40,057							
29-Apr	buy	VVIAX	54.91	746.6220	41,000		EV	VVIAX	51.63	751.3146	38,790	25%
							EGI	VEIPX	40.40	1,047.1156	42,303	27%
											-	0%
<b>ACTIVITY TO DO NEW ON</b>												
30-Jun	sell	VVIAX		all								
		move to Cash										
buys are each about 31% of total portfolio												
							Cash	Money Market	1.00	75,703.00	75,703	48%
								Total Valuation=		156,797	100%	

# Legend

ETF Altrntv	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
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This information below identifies the column headings shown above, which are also on pages 2-4.

**ETF Altrntv** is the ETF alternative to its mutual fund, if available.

**Sell Eligible** is the earliest date from purchase that the fund may be sold to avoid broker short-term redemption charges. For Fidelity, it is one, two, or three months, depending on the portfolio. If there is a green highlight, it means the fund was part of the back test. If there is a date, it means the portfolio owns the fund and it is the earliest date the fund may be sold, assuming whatever minimum is required.

**Legend** shows fund specific information. It is a short list of where the fund is available for purchase (F is Fidelity, S is Schwab, T is TD Ameritrade). C means the fund is closed. R means the fund may charge a short-term redemption fee.

**Fund Name** is the fund name.

**Symbol** is the fund ticker symbol. This is the official identification.

**S** is Style. The first letter is for the A, the next letter or two is the style. BS is bond short-term. BI is bond intermediate. BL is bond long. BH is bond high-yield. BW is bond world. BU is bond government. EG is equity gold. EGI is equity growth/income. ELC is large cap. EMC is mid cap. ESC is small cap. EV is value. EW is world. H is hybrid. A is Asset. B is bond. H is hybrid. E is equity.

**12m, 9m, 6m, 3m, 1m** is a fund's returns over those periods. Dividends are reinvested.

**NAV** is net asset value.

**V** is volatility, a measure of risk.

**CS** is comet strength, a measure of relative performance to an index. The index is 60% of the World Growth Index and 40% of the World Income Index.

**C** is comet, the risk-adjusted relative performance metric. The higher the C is the better.

**Fmly Rank** is family rank. This shows where the fund ranks by C within the fund family. This is either 5, 4, 3, 2, or 1 comets. 5 is the highest ranked by C.

World Growth Index (WGI) is made up of 20% EEM, EFA, IWM, QQQ, SPY.

World Income Index (WII) is made up of 20% PCY, BSV, TLH, LQD, JNK.

World Hybrid Index is made up of 60% WGI and 40% WII.

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